

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : BANKRUPTCY NO. 17-11141(AMC)
OUMOU STATON :
aka OUMOU THOMAS :
Debtor : CHAPTER 13

CERTIFICATION OF DEFAULT

1. I am counsel for Ally Financial Inc. in the above-captioned matter and have knowledge of the facts alleged herein.
2. Ally Financial Inc. holds the lien on the debtor's 2013 Volkswagen Passat, VIN: 1VWBP7A32DC106439 (the "Vehicle") pursuant to the terms of a Retail Installment Sales Contract entered into between Oumou Thomas (the "Debtor") and Ally Financial Inc. on or about June 14, 2014 (the "Contract").
3. The Debtor filed an action under Chapter 13 of the Bankruptcy Code on February 17, 2017.
4. On or about November 3, 2017, this Honorable Court approved a Stipulation between Debtor and Ally Financial Inc. Resolving Ally Financial Inc.'s Motion for Relief from the Automatic Stay.
5. The Debtor is in default under the Stipulation due to his failure to remit monthly payments to Ally Financial Inc.
6. Per the Stipulation, as of the monthly payment due April 29, 2018, the Debtor is currently in post-petition arrears with Ally Financial Inc. for a total of \$2,223.75. Attached is a copy of the Payment History.
7. The stipulation provides that if Debtor fail to comply with any of the stipulated terms herein, or if Debtor fail to make payments within ten (10) days of due date, Ally Financial

Inc. may be granted relief from the automatic stay with respect to the Vehicle upon filing a Certification of Counsel that Debtor is in default, together with a proposed Order to the Bankruptcy Court, and serving copies of the same upon the Debtor, Debtor's counsel and Chapter 13 Trustee. It is also expressly understood that the notice and cure period provided herein, only applies with respect to Ally's ability to obtain relief from the automatic stay in this bankruptcy case and does not in any way apply to or restrict Ally's ability to pursue its rights pursuant to the Contract.

WHEREFORE, Ally Financial Inc. requests that this Court enter an Order granting Ally Financial Inc. Relief from the Automatic Stay with respect to the Vehicle.

LAVIN, O'NEIL, CEDRONE & DISIPIO

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